DEPARTMENT OF THE ARMY PRE-RETIREMENT BRIEFING

HQ, Army Retirement Services
ATTN: DAPE-HR-RSO
200 Stovall St.
Alexandria, VA 22332-0470
February 2011

G-1, Human Resources Policy Directorate

Purpose

To provide Soldiers and Family members information on retirement programs, benefits and entitlements.

***Retirement is a process NOT* an event!!**

What Recently Retired Soldiers Said You Should Know About Retiring*

You were smart to come to today's briefing!

88% would advise other Soldiers to attend a preretirement brief

The majority recommend attending this brief 10 months before retiring

81% of those who <u>did attend</u> said their transition was "organized"

76% of those who **<u>did not attend</u>** said their retirement **<u>negatively affected</u>** their perception of the Army

G-1, Human Resources Policy Directorate

* 5,402 responses to a Transition Experience Questionnaire sent to 25, randomly selected Retired Soldiers who retired between 2007 and 201

Army Retirement Services…AR 600-8-7

MISSION

Develops and implements Army Strategy and Policy for ensuring all retiring and Retired Soldiers, their Families and Survivors are properly informed about retirement-related benefits and entitlements in order to enhance their well-being.

PROGRAMS

Army Echoes, the official Army bulletin for the Retired Soldier (available electronically at **http://www.armyg1.army.mil/rso/echoes.asp**)

- CSA Retiree Council
- Survivor Benefit Plan (SBP) and Reserve Component SBP
- Soldier's Benefit Services (SBS)
- Retirement Services Officers

Retirement Services Officers (RSO)

Preretirement Support

Preretirement briefing
Survivor Benefit Plan (SBP)/RCSBP counseling
Retirement literature
Career Status Bonus counseling

Postretirement Support

Retirement Services Office (RSO)
Assistance with pay, ID cards, SBP
Retiree Appreciation Day (RAD)
Newsletters
Installation Retiree Councils

See: http://www.armyg1.army.mil/rso/rso.asp

Army Retirement Services Homepage

http://www.armyg1.army.mil/retire

Army Echoes
Current News
Survivor Benefit Plan (SBP)
Career Status Bonus (CSB) Information
Link to MyArmyBenefits
Benefits & Entitlements Information Papers
Retirement Services Officer (RSO) Listing
Preretirement Counseling Guide & Briefing
Retiree Appreciation Day (RAD) Information
Former Spouses & Forgotten Widows Information

Population Served -- Growing

Year	Active Soldiers	Retired Soldiers
1920	204,000	6,000
1950	593,000	42,000
1960	873,000	102,000
1970	1,323,000	282,000
1980	777,000	425,000
1990	732,000	489,000
2000	482,000	526,000

1993

2011 Population Served

Active Army	ARNG	USAR	Retired Soldiers	Surviving Spouses
566,045	362,015	205,896	835,669	213,945*

Over 2 Million Served !!!

Almost 27,000 Soldiers retire each year

*including 147,417 annuitants

G-1, Human Resources Policy Directorate

Pre-Retirement Briefing Topics

- RSO Program
- Retired Pay & Taxes
- COLA
- Transition Leave & PTDY
- Uniformed Services Former Spouses' Protection Act (USFSPA)
- SGLI/VGLI
- Shipment of HHGs
- Ethics
- Employment
- Space-A Travel
- ID Cards
- Combat-Related Special Comp
- Concurrent Receipt of Retired and Disability Pay
- Retiree Mobilization
- SBP (Separate Brief)
- SBS (Separate Brief)
- Visit websites for complete information on TRICARE, VA benefits, Social Security

Applying for Length of Service (LOS) Retirement

- *How*
  - Officer - Chapter 6, AR 600-8-24, dated 6 June 2010
  - Enlisted - Chapter 12, AR 635-200, dated 6 Jun 2005

- *When*
  - Maximum: 12 months before desired retirement date
  - Minimum: All Officers - 9 months before start date of transition leave

    Enlisted – 9 months before retirement date

NOTE: Recommend 12-month lead time for smoother transition

- *Where*
  - General Officers: Notify GOMO, (703) 697-7994/9466, DSN 227
  - COL & LTC (P): Notify Senior Leader Development (SLD), (703) 697-7996, DSN 227
  - All others: Military Personnel Office
  - Note: CG, HRC-Fort Knox, is the retirement authority for officers who have completed at least 20 but less than 30 years active Federal

Other Retirement Considerations

Retirement date

- 1st day of the month if for length-of-service
- any date for disability retirement

Active Duty Service Obligation

In lieu of PCS

- apply within 30 calendar days of alert for a retirement date no more than 6 months from the date of the PCS alert or the first day of the month after the officer attains 20 years AFS, whichever is later.

Reassigned on a PCS

- must wait 1 year to retire (AR 350–100)

Retiring on same day as AD pay raise *(final pay only)*

Authorized vs. Selected Transition Center (TC)

https://www.hrc.army.mil/site/active/TAGD/retire/tclist.htm

- Authorized to use the TC closest to current duty station
- May elect to be processed for retirement at a station-of-choice
- Travel:
  - not paid if to a station-of-choice TC **(if permitted by AR 635-10)**
  - reimbursement limited to travel in a direct line from last duty station to final retirement location
- Overseas COLA & Overseas Housing Allowance:
  - both stop upon departure from the overseas location
  - Basic Allowance for Housing (BAH) paid based on transition leave address

http://www.defensetravel.dod.mil/site/cola.cfm

http://www.defensetravel.dod.mil/site/bah.cfm

Calculate Your Retired Pay in 3 Steps

Step 1: Determine your DIEMS date (Date of Initial Entry into Military Service)

Step 2: Determine which pay plan you are eligible for based on your DIEMS date

Step 3: Use the appropriate formula to calculate your retired pay

Note: To validate your DIEMS date go to the following website:

https://www.erec.army.mil/DIEMS/diems_home.htm

Final Basic Pay Plan (DIEMS Pre 8 Sep 80)

RETIRED PAY = (Years of creditable service X 2-1/2%) X Final Basic Pay

Commissioned service requirement
Time-in-grade requirement
Heroism pay
Current basic pay milestones (over-22, over-24, over-26, over-40)
Percentage Multipliers: Can now exceed 100%

Years of service	20	21	22	23	24	25	26	27	28	29	30 thru 40
Final Pay Multiplier %	50	52.5	55	57.5	60	62.6	65	67.5	70	72.5	75 up to 100

Full COLAs

Retired Pay Calculator available at:
http://militarypay.defense.gov/retirement/calc/01_finalpay.html

High-3 Plan

(DIEMS between 8 Sep 80 and 31 Jul 86 and DIEMS on or post – Aug 86)

RETIRED PAY = (Years of creditable service x 2-1/2%) x average of highest 36 months basic pay

Typically an average of the last 3 years
Commissioned service requirement
Time-in-grade not as important
Basic pay milestones not as important
Percentage Multipliers: Can now exceed 100%

Years of service	20	21	22	23	24	25	26	27	28	29	30 thru 40
High-3 Multiplier %	50	52.5	55	57.5	60	62.6	65	67.5	70	72.5	75 up to 100

Full COLAs

Retired Pay Calculator available at:
http://militarypay.defense.gov/retirement/calc/02_highthree.html

Career Status Bonus (CSB)/REDUX Plan

(DIEMS post – Aug 86 – "Choice")

RETIRED PAY = (Years of creditable service x 2-1/2/%) minus 1% for each year under 30 years x average of highest 36 months of basic pay

2% per yr thru 20 yrs; 3.5% per yr thru 30 yrs; 2.5% thereafter

Percentage Multipliers: Can now exceed 100%

Years of service 30 thru 40	***20***	***21***	***22***	***23***	***24***	***25***	***26***	***27***	***28***	***29***
REDUX Multiplier %	40	43.5	47	50.5	54	57.5	61	64.5	68	71.5 75 up to 100
High-3/Final Multiplier %	50	52.5	55	57.5	60	62.5	65	67.5	70	72.5 75 up to 100

$30K Career Status Bonus (CSB) - 15th year

At 62, pay recomputed under High-3

COLA minus 1%; one time catch up COLA at 62; then back to COLA minus 1% thereafter

http://militarypay.defense.gov/retirement/ad/04_redux.htm

Cost-of-Living Adjustments (COLA)

All Retirement Plans

- Based on difference between CPI from last year's 3rd Qtr CY to current year's 3rd Qtr CY
- Partial first year COLA

Final Basic Pay or High-3 Plan

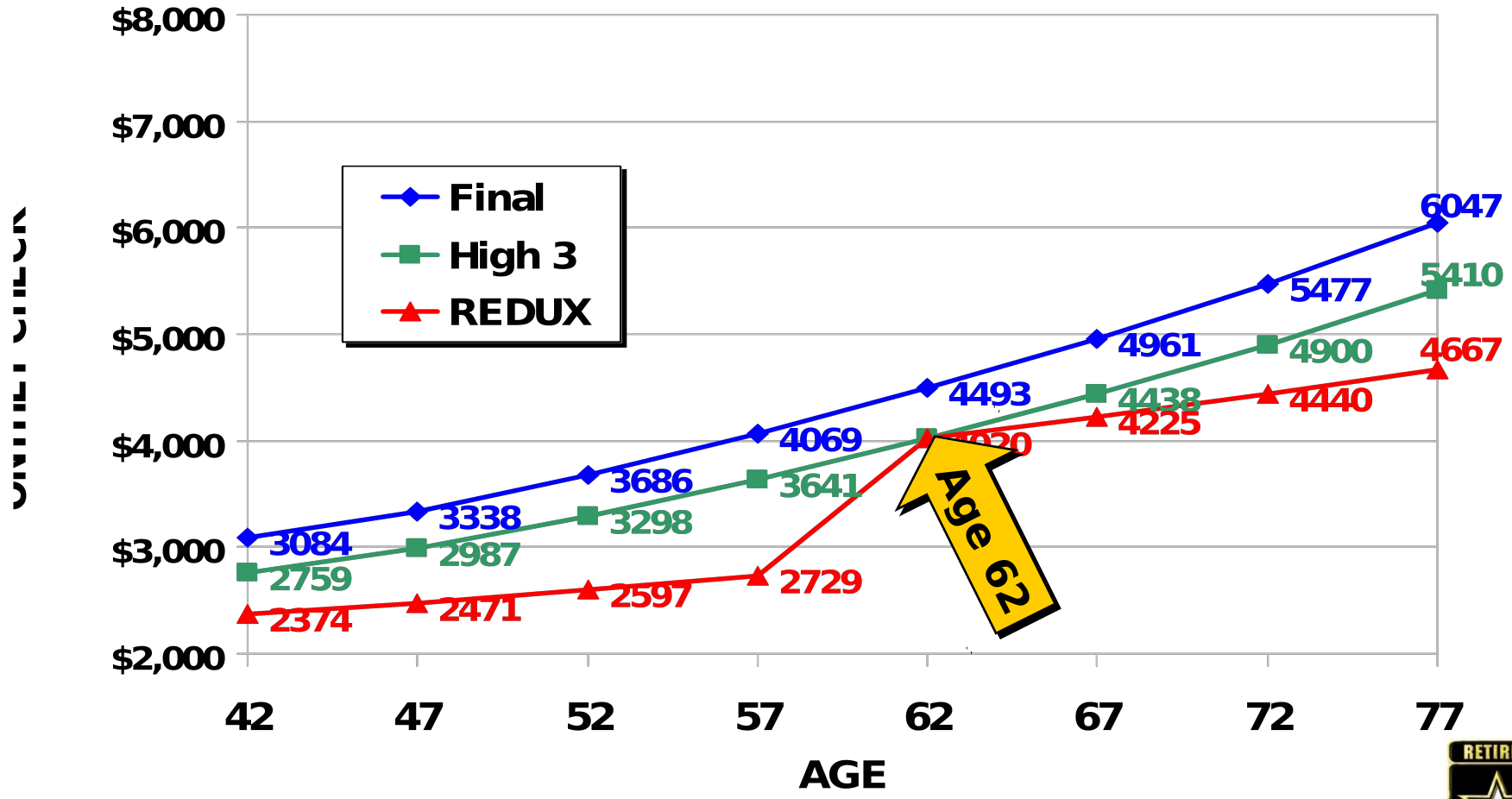
- Full annual COLA

REDUX ($30K CSB) Plan

- Reduced until 62 (COLA minus 1%)
- At 62, one-time catch-up
- COLA minus 1% after 62

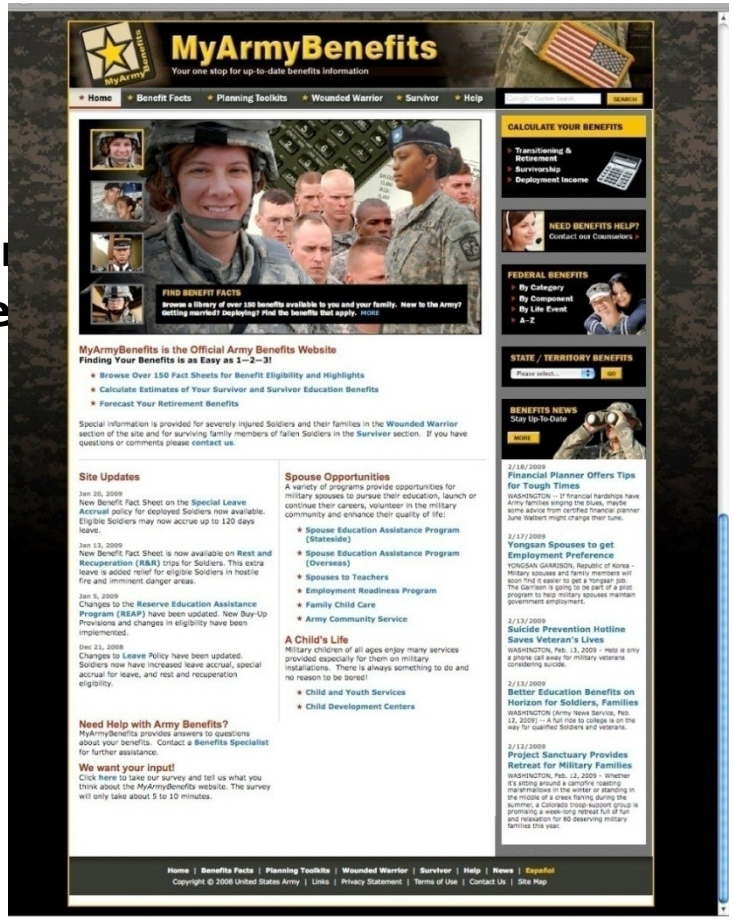
Growth Over The Years

Assumes average +2% COLA



MyArmyBenefits

- **Federal Benefits (Category) Identified by: State/Territory; Resou Locator; Federal Bene by Component:**
  - ✓ Pay
  - ✓ Education
  - ✓ Health Care
  - ✓ Life Insurance
  - ✓ Casualty/Survivor
  - ✓ Transitioning
  - ✓ Retirement
  - ✓ Veterans Affairs
  - ✓ Social Security
  - ✓ Soldier Services
  - ✓ Family Services



- **Federal Benefits (Life Events)**
  - ✓ Joining the Army
  - ✓ Marriage/Family
  - ✓ Preparing to Deploy
  - ✓ Return from Deployment
  - ✓ Military to Civilian
  - ✓ Retiring
  - ✓ Casualty
  - ✓ Recreation
- **Benefits Calculators**
  - ✓ Retirement*
  - ✓ Survivor Benefits*
  - ✓ Deployment
  - ✓ VA Disability AW2 Module*

http://myarmybenefits.us.army.mil/

Targeted for use by Active Duty/ARNG/USAR Soldiers, Family members, Wounded Warriors, and Veterans-requires AKO access/Uses Soldiers' DEERS data

Retired Pay Facts

- Retired pay -- paid by DFAS-Cleveland
- Payable 1st workday of month (not necessarily the 1st)
- Direct deposit strongly encouraged
- May use "myPay" to make online changes to pay, reissue 1099Rs, change bank account, etc.
- Keep correspondence address current
- Retiree Account Statement (RAS) issued only when
  - there's a pay change (e.g., COLA, allot[illegible]axes, etc.)

http://www.dfas.mil/

States With NO State Income Tax

Alaska	New Hampshire	Texas
Florida	South Dakota	Washington
Nevada	Tennessee	Wyoming

States That Do Not Tax Military Retired Pay

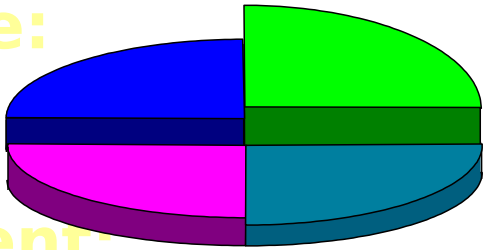
Alabama	Massachusetts	New York
Hawaii	Michigan	North Carolina *
Illinois	Mississippi	Pennsylvania *
Kansas	Ohio	Wisconsin
Kentucky *	Oregon *	
Louisiana	New Jersey	

* If certain qualifications are met

Home of Residence is determiner; **not Home of Recc**

Allotments

In retirement, permitted to have:
- 6 “discretionary”
- 9 “non-discretionary”



For recalled Soldiers at retirement:
- NONE continue from active duty
- ALL must be re-initiated after separation
- WHY? DFAS-CL has no interface with DFAS-IN

Can start/stop/change via myPay @
https://mypay.dfas.mil

CFC and SGLI deductions automatically stop upon retirement

Social Security Tax (FICA) *(7.65%)*

FICA not deducted from retired pay!

When eligible, you will draw:

FULL Social Security *and*
FULL Military retired pay!

Go to http://www.ssa.gov for in-depth Social Security information

Thrift Savings Plan

You stop contributing to TSP at retirement

Your options at retirement:

1--do nothing and draw returns when permitted; or

2--roll into an IRA

May resume active participation if you become a federal civilian employee; military and civilian TSP accounts may be combined.

TSP info: www.tsp.gov

Dividing Retired Pay as Property (*Uniformed Services Former Spouses' Protection Act*)

NOT AUTOMATIC

Up to state courts

Can award any amount

Award not tied to length of marriage

Direct payment requirements:

- **Marriage overlapped 10 years with service**
- **Limited to 50% of disposable pay***

**** up to 65%, if other garnishments***

Take Leave or Sell It?

30 years and 2 months or more active duty

Retire 1 October

USE leave - 1 Aug to 1 Oct

- 60 days basic pay & allowances while remaining on AD
- Salary from employment?

Retire 1 August

SELL leave - 1 Aug to 1 Oct

- 60 days basic pay (cashed-in) – (Lump Sum taxed at 25%)
- 30 days allowances ("on the books" 31 Aug 76), BAH & BAS
- Salary from employment?

Permissive TDY*

Purpose: Facilitate transition to civ e (e.g. house-hunting, job-h)

20 Days:

CONUS-based Soldiers

OCONUS-based Soldiers (at same OCONUS location)

30 Days:

CONUS-based Soldiers who entered active duty from OCONUS and will return to OCONUS

OCONUS-based Soldiers, CONUS or another OCONUS location

*** At Commander's Discretion**

Retirement Physical

- Army requires a retirement physical
- No more than 4 months, no less than 1 month, before
  - retirement or start of transition leav
- Your last record of active duty health
- Most sites now provide combined Service and VA
  - retirement physical
- Assists with claim for VA service-connected disability

NOTE: If participating in the Benefits Delivery at Discharge (BDD) and separating from active duty within the next 60 to 180 days, BDD can help you receive VA disability benefits sooner. For more information, visit VA web site at http://www.va.gov or Call To Free Disability Benefits/General Information: 1-800-8 1000

Medical Records

Belong to the Government

Make a copy of your records

Make a copy of Family member records

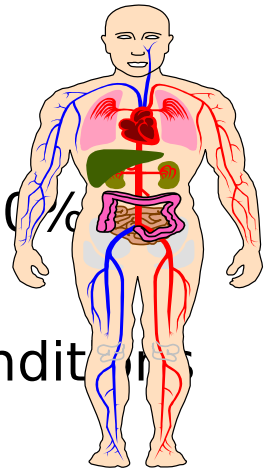
May be hard to obtain after retirement

Advantages to Applying to VA for Service-Connected Disability

- Even 0% rating *documents* health (*$$* begins at 10%)
- Tax-free VA payments (additional *$$* is paid to you for family members if you're rated *30% or more*)
- *Lifetime* reevaluations and appeals available from VA
- VA ID card expedites future VA care
- Survivor annuity payable <u>if</u> your death is service-connected
- $10K (or $30K) Service Disabled Veterans Insurance (SDVI) policy available to disabled
- <u>At retirement</u>, you have easiest access to your medical records to support your claim (<u>can</u> apply at any time)

VA Compensation for Service-Connected Disability

- <u>VA rates disabilities 0% - 100%</u>
  - Each % has an assigned dollar amount
  - 2011 amounts: from $123 (10%) to $2673 (100%)
  - Unrelated to Military rank since ’93
  - Free VA medical care for service-connected conditions
- <u>Monthly payments</u>
  - Begin at 10% (CAN be 0% disabled)
  - Tax-free
  - 30% & higher = Extra dependent allowance
  - *For retirees <50% disabled,* offsets Military retired pay $ for $



VA Service-Connected Disability Compensation Rates*

% Disabled	Vet Only	Vet + Spouse	Vet + Sp + 1 Child
10	$123		
20	243		
30	376	$421	$453
40	541	601	644
50	770	845	899
60	974	1064	1129
70	1228	1333	1409
80	1427	1547	1634
90	1604	1739	1837
100	2673	2823	2932

***No Change for 2011 As There Was No COLA Increase**

Gulf War Veterans

- DOD and VA offer free medical exams:
  - DoD: Comprehensive Clinical Evaluation Program (CCEP)
  - VA: Persian Gulf Registry Program
- Exam results entered into central registry
- Receive free family exams (from VA only)
- Receive newsletter
- Applies to first Gulf War and current OIF/OEF participants

http://www1.va.gov/gulfwar/

http://www.gulflink.osd.mil

SGLI & VGLI

SGLI is FREE for 120 days after retirement (or up to two years if 100% disabled)

No physical required to convert SGLI to VGLI (if done within 120 days after retirement)

VGLI is a 5-yr renewable term policy

Premiums may be paid by allotment, if paid m

Discounts are offered for the following pay sch
- quarterly (2.5%)
- semi-annually (3.75%)
- annually (5%)

If terminally ill, may receive up to 50% of policy's face value

VGLI Premium Schedule – Monthly Rates (Examples)

Insurance Amount	***Age***						
	40-44	**45-49**	**50-54**	**55-59**	**60-64**	**65-69**	**70-74**
$400K	**$68**	**$88**	**$144**	**$268**	**$432**	**$600**	**$900**
$300K	**$51**	**$66**	**$180**	**$201**	**$324**	**$450**	**$675**
$250K	**$43**	**$55**	**$90**	**$167**	**$270**	**$375**	**$562**
$200K	**$34**	**$44**	**$72**	**$134**	**$216**	**$300**	**$450**
$150K	**$26**	**$33**	**$54**	**$100**	**$168**	**$225***	**$337**
$100K	**$17**	**$22**	**$36**	**$67**	**$108**	**$150***	**$225***

75 &over
$1800
$1350
$1125
$900
$675
$450

http://www.insurance.va.gov/sglisite/vgli/VGLI%20rates.htm

VA Info Sources

Online:

- http://www.va.gov
- Send e-mail inquiries
- Download forms
- Get benefits information
- Apply for benefits

By Phone:

- Benefits: 1-800-827-1000
- Education: 1-888-GIBILL-1
- VA Life Insurance: 1-800-697-6947
- SGLI/VGLI: 1-800-419-1473
- Gulf War: 1-800-749-8387
- TDD: 1-800-829-4833

In-Person:

- *County VA Director (blue pages of phone book)*

Concurrent Receipt Background

Since 1890, Federal law has forbidden *concurrent receipt* of military retired pay & VA disability compensation

Goal of New Laws

Restore some or all of the pay that is offset to the
most severely disabled

CRSC: Enacted December 2, 2002
CRDP: Enacted January 1, 2004

Combat-Related Special Compensation (CRSC)

- Must **apply** to Human Resources Command
- Pays special compensation to those who are VA-rated 10-100% due to **armed conflict**, **simulated combat** (e.g. field training), **hazardous service** (e.g. parachute duty), or **instrumentalities of war** (e.g. combat vehicles)
- Does **not** cover service-connected disabilities that do not fit one of the four categories above
- Details at: http://www.crsc.army.mil
- **Non-taxable**

Combat-Related Special Compensation (CRSC)

How To Apply

complete DD Form 2860
http://www.dtic.mil/whs/directives/infomgt/forms/eforms/ dd2860.pdf

attach supporting documents
mail to address on form

Army information numbers:

1-866-281-3254

Online info available at:

- https://www.hrc.army.mil/site/crso/index.htm
- http://www.armyg1.army.mil/rso/PreRetirement.asp

Concurrent Retirement & Disability Pay (CRDP)

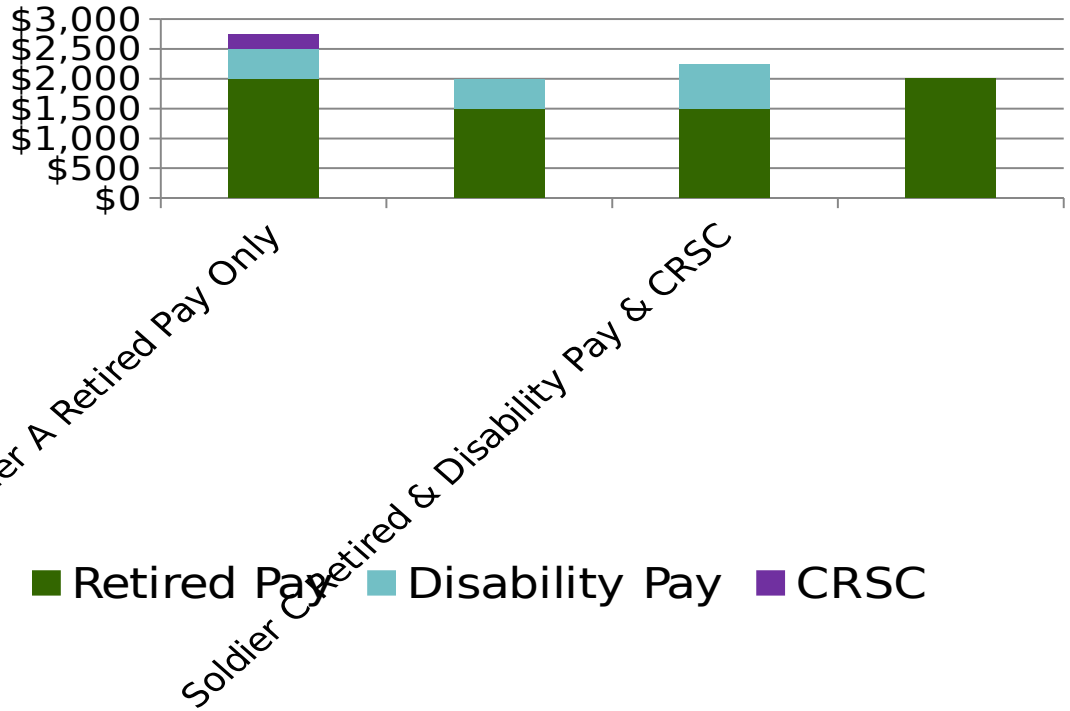
- **No application**; VA & DFAS match files
- **Retired pay restored** for those VA rated 50 – 100%
- Based on **SERVICE**-connected conditions (not necessarily combat-related)
- 10-year phase-in, 2005 – 2014
- **Taxable**

Cannot receive both CRSC and CRDP

Phase in	
2011	98.18%
2012	99.64%
2013	99.96%
2014	100.00 %

VA Disability Payments

Retired pay is reduced dollar-for-dollar by VA Disability Pay unless the Soldier qualifies for Concurrent Retirement and Disability Pay (CRDP)



Example Only

NOTE: All Soldiers retired at the same pay grade and years of service

DD Form 214 (Certificate of Discharge from Active Duty)

Check for accuracy before signing - Your personal responsibility!

Copies:

#1 - yours
#2 - Military's record
#3 - to VA if you apply for VA disability
#4 - request it; only copy that contains reason for discharge; of interest to some employers

File your copies (1 & 4) in a safe place **(NOT a courthouse unless they assure you that it will not be accessible by the general public!)**

Replace missing DD Form 214 immediately upon loss by going to:
http://www.archives.gov/veterans

At Retirement, You Will Also Receive…

- Retirement Certificate
- Presidential Certificate of Recognition - if 20 YOS
- Presidential Letter of Recognition - if 30 YOS or other special category (e.g., CSA, Medal of Honor Recipient or qualified for or rec'd the POW Medal, etc.)
- Retirement Ceremony *(optional)*
- Spouse Certificate of Appreciation *(if applicable)*
- Army Retiring Soldier Commendation Package
  - U.S. Flag
  - Army Retired Pin
  - Retired Decals
  - Other momentoes

Mobilization/Retiree Recall

- By Age
  - Officers and enlisted, up to age 60
  - Warrant officers, up to age 62
  - General officers, on a case-by-case basis

- By Category
  - Cat I – non-disability, retired less than 5 years, under 60
  - Cat II – non-disability, retired more than 5 years, under 60
  - Cat III – all others

Travel & Transportation

(*Contact Your Transportation Office)*

Travel

- Authorized from last duty station to home of selection (includes Family members)
- If home of selection is OCONUS, costs limited to those payable had a CONUS site been selected

Transportation of Household Goods (HHGs)

- From last duty station to home of selection
- May ship stored HHGs
- Non-temporary storage authorized for 1 year
- If retiring OCONUS, POV shipment to CONUS authorized

Time Limit on Travel & Transportation Allowances

- Typically one year
- Exceptions may be requested prior to 1st anniversary of retirement
- Additional Info Source: DoD Travel Reg 4500.9, found at -- http://www.transcom.mil/j5/pt/dtr.html

ID Cards

- Same privileges as active duty (with some being Space-A)
- Family members need new ID cards to reflect sponsor's retired status
- Children are eligible up to age 21 or 23 if full-time student; indefinite if incapacitated
- Permanent ID card to Family members at age 75 or who
  are permanently disabled; under 75 renew every 4 years
- Dependent parents/parents-in-law may qualify
- DoD ID number and DoD benefits number

FIND NEAREST ID CARD ISSUING FACILITY

Former Spouse ID Card

Authorized ONLY if:

- **Marriage lasted at least 20 years, *AND***
- **Service for retired pay was at least 20 years**

If above two conditions are met, overlap requirement is:

OVERLAP	PRIVILEGE(S)
20+ years	Full
15 years, but less than 20	Medical care (for 1 yr)
Less than 15 years	None

Note: A former spouse is not eligible for medical benef if enrolled in employee-sponsored health plan.

Army Career and Alumni Program (ACAP)

- You may initiate the ACAP process 24 months before retirement.
- You **MUST** complete the mandatory Pre-Separation Counseling at least 90 days prior to your effective retirement date.
- Benefit for retirees – Eligible for ACAP services on a space-available basis - FOREVER!
- Consists of:
  - Pre-separation counseling
  - Job assistance workshops
  - Individual counseling
  - Job search resources
- ACAP Home Page:

http://www.acap.army.mil

Active Army Retirement Timeline

ACAP Services Available Prior to Actual Retirement
24 Months

Contact RSO for Pre-Retirement Briefing; Submit retirement request
12 months

Complete DD Form 2656 (Retired Pay Data/SBP)

Initiate action for New ID Card

4-months

- **Initiate Retirement Physical**
- **Contact Transportation HHG Appt**

3-months

- **Pre-separation counseling (DD Form 2648)**
- **tal Care Options Appt w/SJA**

2-months

- **Complete VA Form 21-526 (Svc Connected Disabilities)**
- **Complete DD Form 2860 (CRSC)**

1-month

- **Convert SGLI to VGLI**
- **Consider signing up for "electronic *Echoes*"- retiree newslette**

Employment Restrictions

DAEO = Designated Agency Ethics Official

- Located in Installation JAG Offices
- Source of answers on topics related to post-employment restrictions
- Expert on:
  - Federal Employment
  - Foreign Government Employment
  - Negotiations with Employers
  - “Switching Sides”
  - Rules for Procurement Officials
  - Rules Specific to General Officers
  - Working During Transition Leave
  - Use of Title & Wearing of Uniform after Retirement.

TRICARE--An Overview

- When On Active Duty:
  - you are enrolled in TRICARE Prime and pay no fees
  - your family members pay no enrollment fees, but must choose a TRICARE option and apply for enrollment in TRICARE Prime

- When Retired: you and your family have 3 choices for health care --
  - **TRICARE Prime** -- MTFs are principal source of health care
    - ❖ fee is $460 per family or $230 per individual (annually)
  - **TRICARE Extra** -- the "preferred provider" option
    - ❖ no enrollment fee, but deductible and co-payments apply
  - **TRICARE Standard** -- "fee-for-service" option (the old CHAMPUS program)
    - ❖ no enrollment fee, but deductible and co-payments
    - ❖ *nearest Health Benefits Advisor (HBA)*

Detailed TRICARE information available at: http://www.tricare.mi

TRICARE Retiree Dental Plan (TRDP)

(Currently administered by DDP*Delta)

Who Is Eligible:

Retirees (any age!)
Gray area Reserve retirees, not yet age 60
Medal of Honor recipients
Spouses, unremarried surviving spouses, and eligible children of both groups

Where Available:

U.S., District of Columbia, Puerto Rico, Canada, U.S. Virgin Islands, Guam, American Samoa, the Commonwealth of the Northern Mariana Islands, and **Overseas TRDP, effective 1 Oct 08 (cost $36 - $118)**

Cost:

Dependent on location; monthly rates $25-$120
Costs borne by participant; no government subsid

TRICARE Retiree Dental Program

- Maximum annual benefit increased from $1000 to $1200
- Annual deductible still $50/person, but limited to $150/family
- Enrollment commitment shortened to 12 months from 24 months
- Must enroll within 120 days after retirement to skip the 12-month waiting period
- Lifetime orthodontic maximum raised from $1000 to $1200
- Consumer Toolkit® enhancements effective July 6, 2010
- Detailed info available on-line at --

VA Dental Care

No-Cost Dental Care MAY Be Furnished –

1. For service-conditions existing at retireme

   -- On a <u>one-time</u> basis

   -- Must apply <u>within 180 days</u>

   -- <u>Not eligible</u> if necessary treatment was completed by Military within

      180 days of retirement (reflected on DD 214)

2. For service-connected, non-compensable conditions of POWs who were incarcerated <u>less than</u> 90 days

***<u>NOTE</u>:* Complete treatment is furnished to those who were POWs more than 90 days**

Federal Long Term Care Insurance

- Military retirees & Families are eligible
- Now gray-area retirees are too!
- For care not covered by TRICARE…1 in 4 will spend over $100,000 in long term care
- Enroll anytime…no Open Season wait…but you must enroll before you require long term care
- Certain medical conditions or combinations of conditions will prevent some people from being approved for coverage; apply to learn if you qualify
- Check it out…compare policies…be a wise consumer

http://www.LTCFEDS.com

"Space-A" Travel

- Retirees may travel within CONUS or OCONUS
- May FAX request to site; stay on list 60 days
- Instructions on signing up by e-mail
- Benefit ends for Family members with death of retiree

http://www.amc.af.mil/amctravel/index.asp

Retired Soldier E-mail Account

- Active duty AKO email address follows you into retirement (no change required)
- Great way to stay informed on Military-related topics
- However, AKO **may** move retirees and non-CAC holders to a new website in 2011

https://www.us.army.mil

Military Service Organizations

- Consider joining to be heard
- 35-organization group lobbies on behalf of Soldier/retiree/survivors issues
- Percentage of veterans in Congres
  - House: (111th) 22%; (112th) 26
  - Senate: (111th) 25%; (112th) 21%

Keep up on legislative matters at:
http://thomas.loc.gov

Retired Soldier Motto: *"Retired…Still Serving"*

Opportunities to *Still Serve* include:

- Installation Retiree Councils
- CSA Retiree Council

Recent Council reports available

http://www.armyg1.army.mil/rso/RetireeCouncil.asp

Army Echoes

- Official Army publication
- Primary means of communicating with Retired Soldiers/Families
- Mailed to 980K readers using address file at DFAS-CL
- 3 issues per year (Jan, May, Sep)
- Overwhelmingly loved by retirees and spouses – <u>make</u> <u>sure</u>

ECHOES

SEP-DEC 2010

RETIRED

U.S. ARMY

A MESSAGE FROM THE CHIEF OF STAFF

Greetings Retired Soldiers, Surviving Spouses and Families,

This edition of *Army Echoes* coincides with the tenth anniversary of the terrorist attacks of 9/11, as well as our Annual Army Symposium and Veterans Day — three defining occasions for the Soldiers, Families and Civilians of our Army.

Since the attacks of 9/11, our Army has been taking the fight to our Nation's enemies in Afghanistan, Iraq and elsewhere, liberating millions oppressed by tyrannical governments abroad while continuing to ensure the safety and security of American people at home. This year we have drastically reduced our forces in Iraq — now at 50,000 — and shifted our main effort to Afghanistan to ensure we defend, dismantle, and defeat Al Qaeda and its extremist allies and to prevent its return and reverse Taliban momentum. To do this, we surged more than 22,000 additional Army troops to Afghanistan. They are on the ground and making a difference in our operations there.

Since 2001, we have significantly grown and drastically transformed our Army to meet the challenges of the 21st-century security environment. And, because our Army has borne the burdens of this war, we continue to focus on doing everything we can to sustain our Soldiers, Families and Civilians — including increasing dwell, improving quality of life and support services on our installations, and building resilience in the Force by institutionalizing the Comprehensive Soldier Fitness Program.

In late October, we will again gather in Washington for our annual Army Symposium where we will discuss our Army's many accomplishments over the past year and where we are going in the future. We will also have forums for our Army Families and Survivors where we will provide information on support programs, answer questions and gather information from you on where we can improve the services we provide. I encourage you to attend the symposium and be an active participant in these forums. Your input is vital to ensuring we provide comprehensive services that are commensurate with the quality of service of our Army Families and Survivors.

This Veterans Day, we celebrate the proud legacy of service and sacrifice by the Soldiers of America's Army — the Strength of the Nation since 1775. This year, we pay homage, in particular, to our Korean War Veterans — those of you who, 60 years ago, fought in the first "hot" conflict of the Cold War. Outnumbered, fighting a determined enemy, on unforgiving terrain, in inhospitable weather — our Korean War Veterans pushed the attacking Communist forces back across the 38th Parallel and preserved the integrity of our South Korean ally — contributing to the unmatched legacy of the American Army as a force that stands against tyranny, protects the weak and champions freedom.

Just as with the Soldiers of yesterday, the Soldiers of today are performing magnificently. As I travel around the Army, I continue to be impressed with the quality of our Soldiers, Families and Civilians — they truly are the best in the world and the Strength of our Nation. As we continue to restore balance to an Army stressed and strained by nine years of war, your continued support of each other and the next generation of Army leaders will be vital to our success. I encourage you to reach out to fellow Veterans and to our Army's Surviving Spouses and Wounded Warriors.

Thank you for what each and every one of you continues to do for our Army and our Nation. Army Strong!

Gregory V.E. Coony, Jr.
General, United States Army
Chief of Staff

STILL PROUD. STILL SERVING. STILL SALUTING.

SEP-DEC 2010

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• Commentary: Army Chief of Staff's Retiree Council: Working for and with You Pg. 5
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Army Echoes

- If you have a computer, the Army **NEEDS YOU** to sign up for "*e-Echoes*" at http://www.armyg1.army.mil/rso/echoes.asp

ECHOES
SEP-DEC 2010
RETIRED
U.S.ARMY
A MESSAGE FROM
THE CHIEF OF STAFF
Greetings Retired Soldiers, Surviving Spouses and Families,
SEP-DEC 2010
STILL PROUD. STILL SERVING. STILL SALUTING.

Why?

- Quick, efficient delivery
- Saves money
- At least 30 percent of Retired Soldier and Surviving Spouses do NOT ha computers
- To serve ALL our Retired Soldiers and Surviving Spouses, we need all who can do so to read *Echoes* online

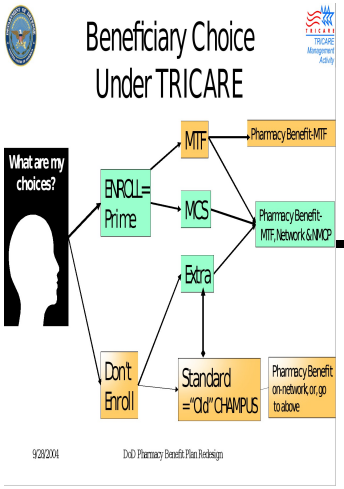
Thank you for your Service!!

Please make an appointment to receive your separate SBP briefing. You can access the HQDA SBP briefing at:

http://www.armyg1.army.mil/rso/survivor benefit plan/SBP DAslides.ppt

Back-Up Slides

Retiree TRICARE Choices



Enroll in PRIME

- **Care in MTF**
- **Care in Network**
- **Point of Service Care**
- Specialty Care

User Subscribe

- **TRICARE Standard**
- **TRICARE Extra**
- **Space-A Care in MTF**
  - Specialty Care

Use Other Health Insurance (OHI)

In-House Care

Private Sector Care

PRIME:

- **Premium**: $230S/ $460F
- **Deductible**: $0
- **Copays**:
  - MTFs: $0
  - In Network: $12
  - Point of Service: 50%
- **Catastrophic Cap**:
  - Retiree: $3,000

Extra / Standard:

- **Premium**: $0
- **Deductible**: $150S/ $300F
- **Copays**:
  - Standard: 25%
  - Extra: 20%
  - MTF: $0 (space A)
- **Catastrophic Cap**
  - Retiree: $3,000

TRICARE-for-Life for Medicare-eligible beneficiaries

- Eligible for TFL if eligible for Medicare Part A *and* enrolled in Medicare Part B
  - Retirees, their family members & survivors
  - Certain former spouses
  - Medal of Honor recipients, their Families & survivors

- TFL is:
  - 2nd payer to Medicare in CONUS
  - 1st payer OCONUS
  - Last payer when other health insurance exist

Comparison - Retired

	PRIME	EXTRA	STANDARD
Annual enrollment fees	$230/ individual $460/ family	$0	
Annual deductibles (up front payments)	$0	$150/person, $300/ family	
Civilian outpatient cost shares	$12 outpatient $30 emergency $25 mental health visit	20% of negotiated fees	25% of allowable charge for covered service
Civilian inpatient cost share	Greater of $11 per day or $25 per admission	Lesser of $250/ day or 25% of negotiated charges plus 20% of negotiated prof fees	Lesser of $535/ day or 25% of billed charges plus 25% of allowed prof fees
Civilian inpatient behavioral health	$40 per day	20% of total charge plus 20% of charge for separately billed professional services.	Lesser of $193/ day or 25% of allowed fees plus 25% of allowable charge for separately billed services for low volume hospitals or 25% of hospital specific per diem plus 25% of allowable charge for sep. billed prof services
Pharmacy	See chart on next slide		
Your maximum annual cost	$3,000		$3,000 of cost share and deductible. Also up to 15% above allowed charges (some unlimited).

TRICARE Pharmacy Co-payments/Cost Share

In US (including Puerto Rico, Guam, Virgin Island

Formulary

Place of Service	Generic (Tier 1)	Brand Name (Tier 2)	Non-formulary** (Tier 3
MTF Pharmacy (Up to a 90 day supply)	$0	$0	Not Applicable**
Mail Order Pharmacy (*up to a 90-day supply)*	$3	$9	$22***
Retail Network Pharmacy (*up to a 30-day supply)*	$3	$9	$22***
Non-Network Pharmacy (*up to a 90-day supply)*	**TRICARE Prime options: 50%** copayment applies after point of service (POS) deductible is met. **All other beneficiaries:** $9 or 20% of the total cost, whichever is greater, after annual deductible is met		**TRICARE Prime options: 50%** copayment applies after POS deductible is met. **All other beneficiaries:** $22 or 20% of the total cost, whichever is greater, after annual deductible is met4

**MTFs are prohibited under the Code of Federal Regulations from carrying non-formulary medications.

***If medical necessity is established for a non-formulary drug, patients may qualify for the $9 co-payment for up to a 30-d supply in TRRx

or up to a 90-day supply in the TMOP program.